

WHERE THE HEALTH CARE LAW STANDS

These are the main provisions of the law after the ruling:

✔ **Survives** ✘ **On hold** ? **Upheld, but weakened**

- ✔ Individual mandate – starts in 2014
- ✔ Guaranteed coverage for adults with pre-existing conditions – starts in 2014
- ✔ No charging higher premiums because of health status or gender – starts in 2014
- ? Medicaid expansion – starts in 2014
- ✔ Health insurance exchanges – starts in 2014
- ✔ Essential benefits package – starts in 2014
- ✔ Premium tax credits to help people buy coverage – starts in 2014
- ✔ Employer mandate – starts in 2014 for businesses with more than 50 full-time workers
- ✔ Young adults can stay on their parents' plans – in effect now
- ✔ Guaranteed coverage for children with pre-existing conditions – in effect now
- Closing of Medicare prescription drug “doughnut hole” – under way now, gap to be closed in 2020
- ✔ Ban on “rescission” (insurance companies canceling coverage) – in effect now
- ✔ Ban on lifetime coverage limits – in effect now
- ✔ Ban on annual coverage limits – restricted now, total ban in 2014
- ✔ Early Retiree Reinsurance Program – in effect, stopped paying claims early because of high demand
- ✔ Pre-Existing Condition Insurance Plan (temporary high-risk pools) – in effect until 2014
- ✔ Medical loss ratio (limits on insurer overhead spending) – in effect now, first rebate checks due by August
- ✔ Coverage of preventive services – in effect now
- ✔ Birth control coverage requirement – starts Aug. 1 (religious exemptions being finalized, in dispute)
- ✘ CLASS Act (voluntary long-term care insurance program) – administration has put implementation on hold
- ✔ Accountable care organizations (networks of doctors and hospitals to deliver efficient care) – in effect now
- ✔ Center for Medicare & Medicaid Innovation (new agency to test ways to make medical care more efficient) – in effect now; variety of new models starting up or being developed
- ✔ Independent Payment Advisory Board – no nominations made yet; first Medicare cut recommendations not expected for years
- ✔ Prevention and Public Health Fund – in effect now
- ✔ Patient-Centered Outcomes Research Institute (funds research on effectiveness of medical treatments) – holding first meetings, working on draft research agenda
- ✔ Medicare provider payment cuts – beginning this year
- ✔ Medicare Advantage payment cuts – in effect now